

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Samuel M. Cavanagh
 Ginalouise Cavanaugh
 Debtors

Case No. 18-16299-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.
 db/jdb

+Samuel M. Cavanagh, Ginalouise Cavanaugh, 1923 E. Moyamensing Avenue,
 Philadelphia, PA 19148-2526
 14201475 +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
 14201478 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 14201479 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 14201481 +Dover Fed Credit Union, Attn: Bankruptcy, 1075 Silver Lake Blvd, Dover, DE 19904-2411
 14201482 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14201483 +Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
 14201484 +Joseph Mangel, DO, 201 McKean Street, Philadelphia, PA 19148-2627
 14201487 +Upper Darby Township, 100 Garrett Road, Upper Darby, PA 19082-3135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BTPDERSHAW.COM Dec 29 2018 07:33:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: megan.harper@phila.gov Dec 29 2018 02:46:20 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 29 2018 02:45:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 29 2018 02:46:06 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14201476 +EDI: CHASE.COM Dec 29 2018 07:33:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298

14201477 +E-mail/Text: bankruptcycollections@citadelbanking.com Dec 29 2018 02:46:31 Citadel Fcu,
 Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119

14201480 +EDI: DISCOVER.COM Dec 29 2018 07:33:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025

14201485 +EDI: FORD.COM Dec 29 2018 07:33:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
 Po Box 542000, Omaha, NE 68154-8000

14201486 +EDI: AGFINANCE.COM Dec 29 2018 07:33:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Samuel M. Cavanagh brad@sadeklaw.com, bradsadek@gmail.com

BRAD J. SADEK on behalf of Joint Debtor Ginalouise Cavanaugh brad@sadeklaw.com,
 bradsadek@gmail.com

REBECCA ANN SOLARZ on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Samuel M. Cavanagh</u>	Social Security number or ITIN	xxx-xx-9661
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Ginalouise Cavanaugh</u>	Social Security number or ITIN	xxx-xx-8222
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-16299-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Samuel M. Cavanagh

Ginalouise Cavanaugh

12/27/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.